

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

BENJAMEN WILSON
SHANA WILSON
Debtor(s)

Case No. 11-22727GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2011.
- 2) The plan was confirmed on 10/21/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/18/2012, 06/10/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/11/2016.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,240.00.
- 10) Amount of unsecured claims discharged without payment: \$26,551.73.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$154,943.43
Less amount refunded to debtor	\$8,829.27

NET RECEIPTS: **\$146,114.16**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,291.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,791.19**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BOSCOV'S	Unsecured	449.87	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	827.37	830.40	830.40	127.47	0.00
CLEARVIEW FCU**	Unsecured	1,000.00	1,000.00	1,000.00	153.50	0.00
CLEARVIEW FCU**	Unsecured	108.75	20.81	20.81	3.19	0.00
CLEARVIEW FCU**	Unsecured	3,984.47	4,030.85	4,030.85	618.74	0.00
CLEARVIEW FCU**	Unsecured	4,640.75	4,630.75	4,630.75	710.82	0.00
DISCOVER BANK(*)	Unsecured	2,419.96	2,561.89	2,561.89	393.26	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	171.31	171.31	26.30	0.00
ECAST SETTLEMENT CORP**	Unsecured	2,964.24	2,964.24	2,964.24	455.01	0.00
ECAST SETTLEMENT CORP**	Secured	0.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORP**	Unsecured	1,519.74	1,579.59	1,579.59	242.47	0.00
FRONTIER TRUST	Secured	1,175.62	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	NA	99.83	0.00	0.00	0.00
GREEN TREE CONSUMER DISC CO	Secured	23,431.93	23,342.32	0.00	12,891.66	0.00
HOPEWELL ASD & RACCOON TWP (I	Priority	1,464.31	1,469.21	1,469.21	1,469.21	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	NA	NA	NA	0.00	0.00
NATIONAL GYPSUM COMPANY	Secured	15,444.31	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O DEF	Unsecured	NA	47,148.72	47,148.72	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,945.20	3,142.23	3,142.23	482.33	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,286.47	3,644.00	3,644.00	559.36	0.00
SANTANDER CONSUMER USA D/B/A	Priority	NA	19,834.34	0.00	10,388.48	0.00
SHARP COLLECTIONS	Priority	927.37	NA	NA	0.00	0.00
VW CREDIT INC	Secured	7,326.10	5,897.98	4,024.60	4,024.60	667.26
WELLS FARGO DEALER SVCS INC	Secured	30,123.39	29,168.25	25,867.55	25,867.55	4,934.90
WELLS FARGO FINANCIAL	Unsecured	NA	1,710.16	1,710.16	262.51	0.00
WELLS FARGO FINANCIAL BANK++	Unsecured	1,594.72	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Priority	NA	NA	11.50	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	122,786.86	122,786.86	0.00	68,410.47	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	6,224.81	6,224.81	6,224.81	0.00
WORLD FINANCIAL NETWORK NB	Unsecured	1,580.65	1,649.71	1,649.71	253.23	0.00
WORLD FINANCIAL NETWORK NB	Unsecured	911.53	1,015.23	1,015.23	155.84	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$81,302.13	\$0.00
Mortgage Arrearage	\$6,224.81	\$6,224.81	\$0.00
Debt Secured by Vehicle	\$29,892.15	\$29,892.15	\$5,602.16
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$36,116.96	\$117,419.09	\$5,602.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,480.71	\$11,857.69	\$0.00
TOTAL PRIORITY:	\$1,480.71	\$11,857.69	\$0.00
GENERAL UNSECURED PAYMENTS:	\$76,099.89	\$4,444.03	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,791.19</u>	
Disbursements to Creditors	<u>\$139,322.97</u>	
TOTAL DISBURSEMENTS :		<u>\$146,114.16</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.